



**UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY**

Caption in Compliance with D.N.J. LBR 9004-1(b)

Stuart D. Gavzy
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Attorney for Debtors

In Re:

Mitch and Kathryn Mirbaba

Order Filed on October 3, 2022
by Clerk
U.S. Bankruptcy Court
District of New Jersey

Case No: 13
Chapter: 17-28485
Hearing Date: _____
Judge: JKS

AMENDED ORDER ON MOTION TO CANCEL AND DISCHARGE:

☒ MORTGAGE ☐ LIEN ☐ OTHER (specify) _____

The relief set forth on the following page is hereby **ORDERED**.¹

DATED: October 3, 2022



Honorable John K. Sherwood
United States Bankruptcy Court

¹ This Order amends and replaces the Order Granting the Avoidance of the Lien of the Small Business Association at ECF No. 43.

The debtor(s) having filed a Motion to Cancel or Discharge Mortgage or Lien, and the court having considered any objections filed, it is hereby ORDERED that:

☐ The debtor's motion is denied.

☒ The debtor's motion is granted, and the Mortgage or Lien referenced below is hereby cancelled, voided, and/or discharged of record and a certified or exemplified copy of this Order shall be recorded by the Clerk or Register of Deeds with whom the original mortgage or lien was recorded.

Description of Real Property:

Location (Street Address) 219 Cumley Terrace, Leonia, NJ 07605

Description of Mortgage/Judgment Lien:

- a. Original Mortgagee/Lienholder: U.S. Small Business Administration
- b. Current Assignee: None
- c. Current Servicer: None
- d. Date of Mortgage/Lien: April 10, 2013
- e. Date of Recordation: April 25, 2013
- f. Place of Recordation: Bergen County (NJ) Clerk, Hackensack, New Jersey
 - i. Mortgage Book: V Book 1368
 - ii. Page: 1680
- g. Original Principal Balance of Mortgage/Lien: \$ 27,800.00

**NOTE TO RECORDING OFFICER: THIS ORDER MUST BE
CERTIFIED BY THE BANKRUPTCY COURT WITH THE
APPROPRIATE SEAL BEFORE IT MAY BE RECORDED**

rev.12/1/17

In re:
Mitch Mirbaba
Kathryn Mirbaba
Debtors

Case No. 17-28485-JKS
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2
Date Rcvd: Oct 03, 2022

User: admin
Form ID: pdf903

Page 1 of 2
Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 05, 2022:

Recip ID	Recipient Name and Address
db/jdb	+ Mitch Mirbaba, Kathryn Mirbaba, 219 Cumley Terrace, Leonia, NJ 07605-1112

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 05, 2022

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 3, 2022 at the address(es) listed below:

Name	Email Address
Denise E. Carlon	on behalf of Creditor J.P. Morgan Alternative Loan Trust 2006-S3 Mortgage Pass-Through Certificates, U.S. Bank National Association, as Trustee dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
John R. Morton, Jr.	on behalf of Creditor Ally Capital ecfmail@mortoncraig.com mortoncraigeef@gmail.com
John R. Morton, Jr.	on behalf of Creditor Santander Consumer USA Inc. dba Chrysler Capital ecfmail@mortoncraig.com, mortoncraigeef@gmail.com
Marie-Ann Greenberg	magecf@magtrustee.com
Stuart D. Gavzy	on behalf of Joint Debtor Kathryn Mirbaba stuart@gavzylaw.com

District/off: 0312-2

User: admin

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Date Rcvd: Oct 03, 2022

Form ID: pdf903

Total Noticed: 1

lesliebrown.paralegal@gmail.com;gavzysr82824@notify.bestcase.com;4635996420@filings.docketbird.com;ecf123@casedriver.com

Stuart D. Gavzy

on behalf of Debtor Mitch Mirbaba stuart@gavzylaw.com
lesliebrown.paralegal@gmail.com;gavzysr82824@notify.bestcase.com;4635996420@filings.docketbird.com;ecf123@casedriver.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 7